



Written Testimony
In Support of
***HB 6546-AN ACT CONCERNING OUT-OF-POCKET EXPENSES FOR PHYSICAL
THERAPY SERVICES***

Insurance and Real Estate Committee

March 7, 2013

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, on behalf of the more than 250 orthopaedic surgeons of the Connecticut Orthopaedic Society, thank you for the opportunity to submit written testimony in support of *HB 6546-AN ACT CONCERNING OUT-OF-POCKET EXPENSES FOR PHYSICAL THERAPY SERVICES*.

The Connecticut Orthopaedic Society is writing as advocates for our patients to request your support of this bill. The current insurance system creates economic rationing for proper physical therapy care and treatment. Physical therapy services are essential and have long been an integral part of the quality patient care provided by orthopaedic surgeons. The high co-payments enacted by many insurers discourage patients from getting the physical therapy treatments they need in order to maximize their potential for complete recovery and rehabilitation.

Patients who undergo reconstruction of knee, ankle or shoulder must have physical therapy to regain range of motion and regain strength. Many simply can't afford co-pays that in many cases are as much or more than a typical office visit to the doctor. Many patients will go to the therapist twice a week. At \$50/visit this is an additional \$100 per week out of pocket expense for patients.

While physicians have been the target of insurance companies continually seeking ways to reduce physician payments in order to report greater profits to their shareholders, this relatively latest trend in care rationing by charging exorbitant copayments, deductibles or other out of pocket expenses for vital physical therapy treatments to our patients is harmful to their

quality of life. Please join with us in supporting this bill to stop this egregious business practice of insurers while standing up for your constituents.

Thank you for your time and consideration of the orthopaedic community's concerns regarding the serious economic rationing of care currently happening in the health care payment industry and its adverse effect on Connecticut's patients. The orthopaedic community looks forward to your support as we work together to ensure access to quality care for Connecticut's residents.

Submitted by:

William G. Cimino, MD

President-Connecticut Orthopaedic Society